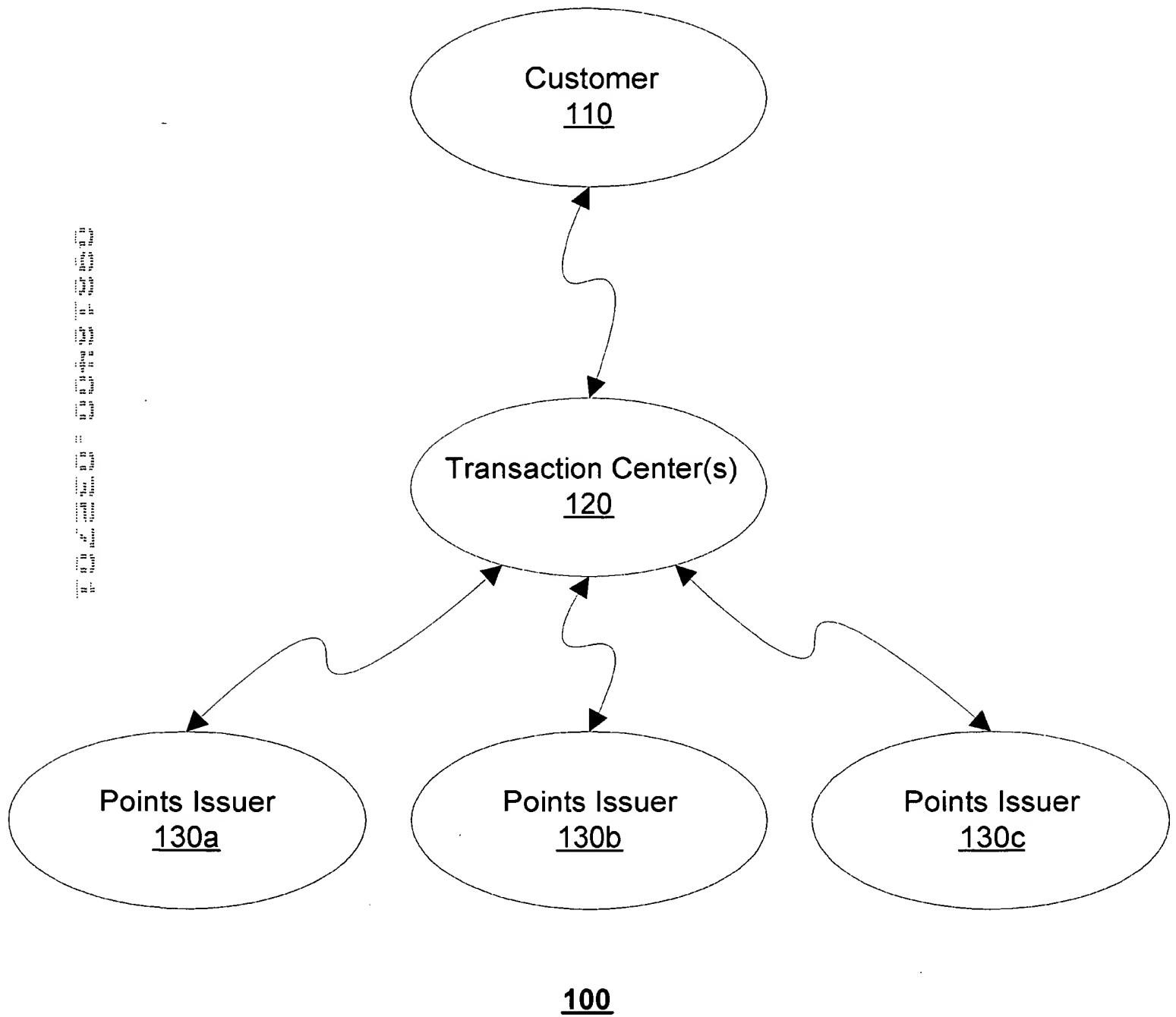
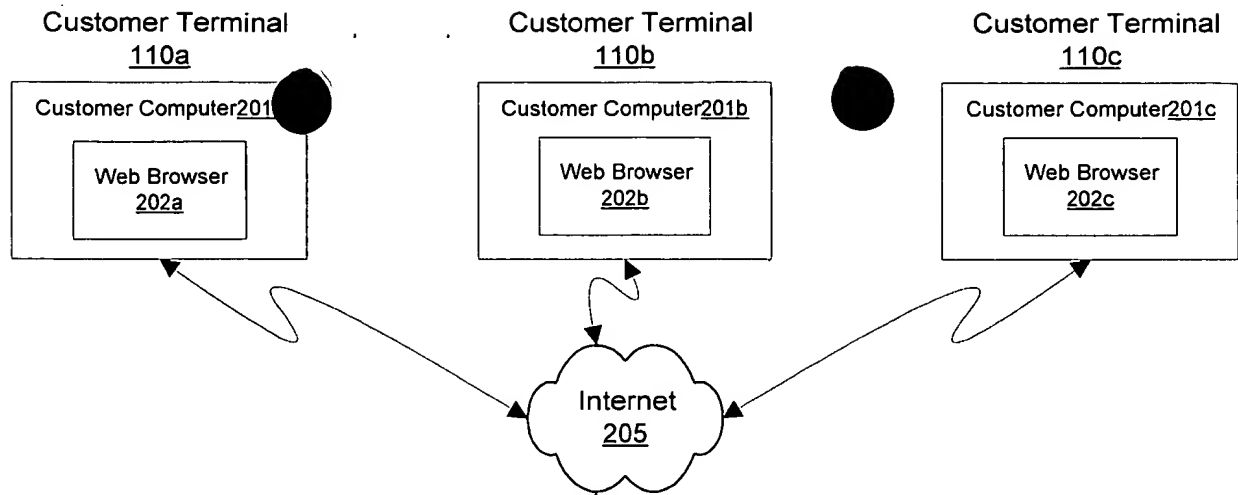


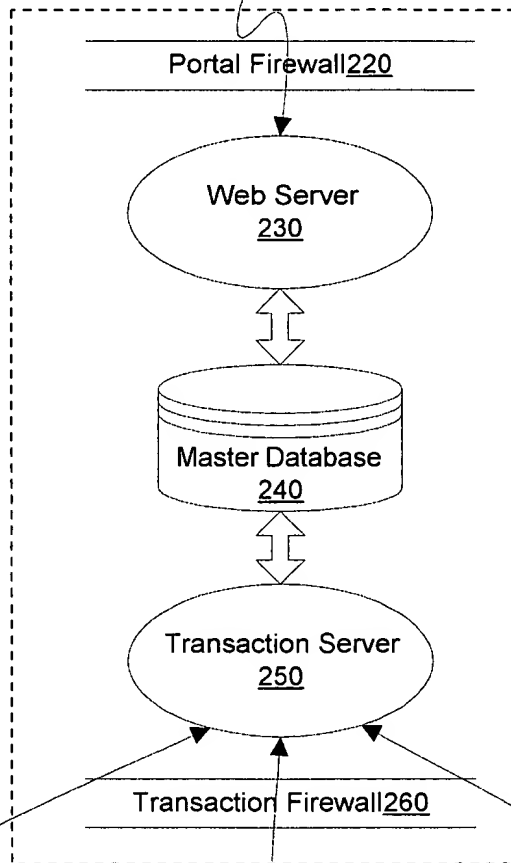
FIG. 1





100

FIG. 2



Transaction Center
120

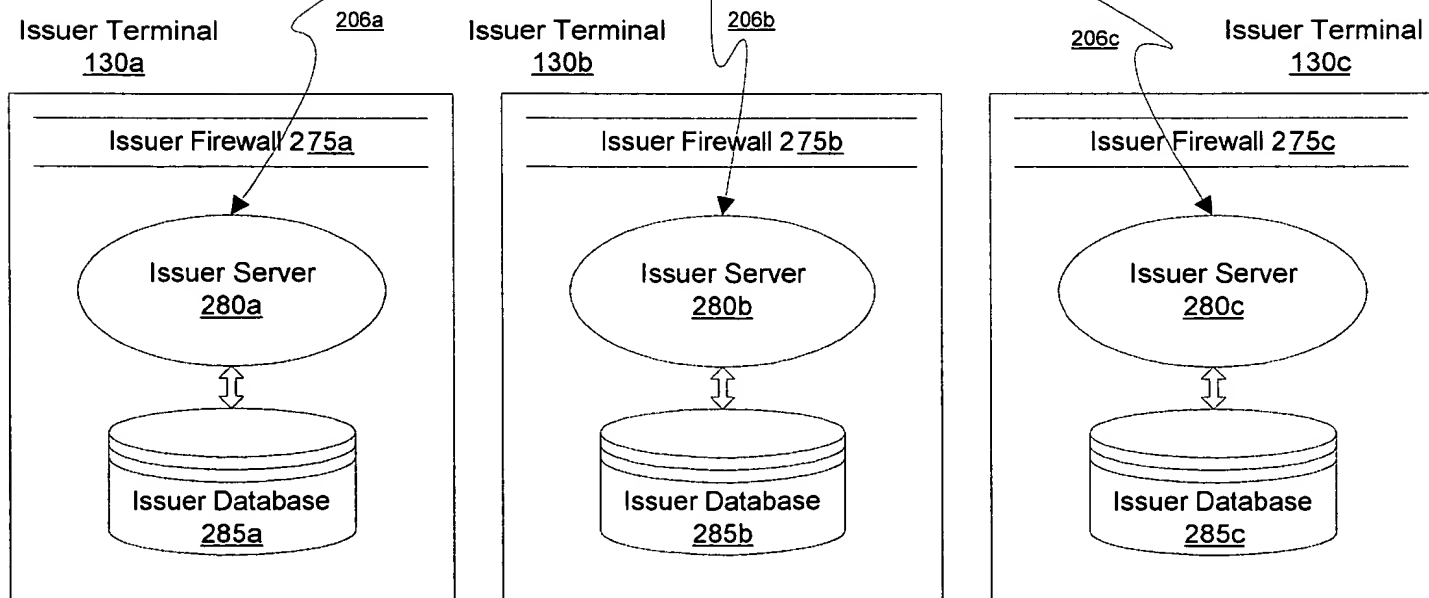
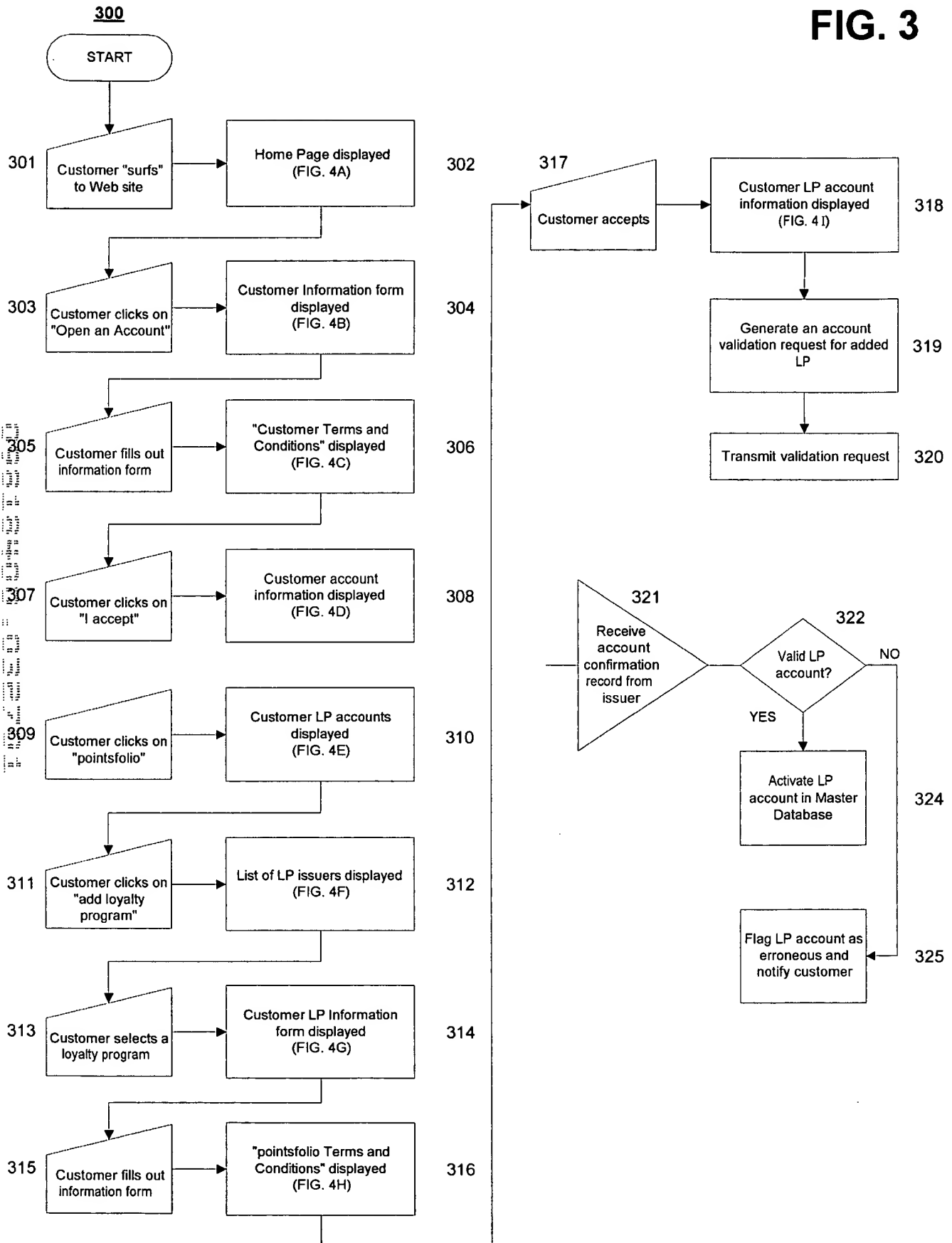


FIG. 3



points
com

405

home

pointsfolio

exchange calculator

exchange now

autotrans

award finder



home

Welcome to **points.com** - the place for members of the world's loyalty programs! Whether it's points, miles or another currency, points.com offers a revolutionary way to make them all count!

[more about points.com](#) [view Flash presentation](#)

introducing pointsexchange™

The world's first loyalty program currency exchange! Exchange points or miles between programs and reach awards faster than ever before! [more about pointsexchange](#)
[view a Flash presentation](#)
[view our exchange tour](#)

quick award finder

Try our quick [award finder](#) to see what awards you can redeem your points for!

[find awards](#)

open an account for free... and you could win!

Earn a **free** pointsexchange and a chance to win a million points or miles!

[open an account now!](#)
[more about opening an account](#)

401

402

403

introducing pointsfolio™

Manage your loyalty programs in one place... **free!** Track account balances, set award goals and see your progress!

[view list of programs](#)

[more about pointsfolio](#)

[open an account](#)
[help](#)
[about points.com](#)
[about our partners](#)
[contact us](#)

account login

username

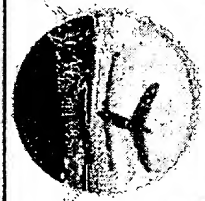
password

login

[trouble signing in?](#)

points.com
partners

Points.com is proud to partner with many of the world's leading loyalty programs. Find out more about our partners and the programs they offer.



points com

home

pointsfolio

exchange calculator

exchange now

autotrans

award finder

 **open an account now > opening a points account**

With your **points account**, you will enjoy the many benefits points.com, including pointsxchange™ - the world's first loyalty program currency exchange! And, new points account holders receive one **free** pointsxchange to use **within 30 days** of opening an account!

Please take a few moments to enter the following information. Fields marked with * are required.

*Salutation **411a** **411b***First Name *Last Name *Email Address

Email Message Format:

☒ **411d**☐ text only☐ HTML(text and graphics)*Zip/Postal Code *Country **411e** **411g**

United States of America

411h

* Please choose a Username (min. of 6 to a max. of 40 alphanumeric characters)

 411i

* Please choose a Password (min. of 8 to a max. of 40 alphanumeric characters)

 411j

* Confirm Password *For your security, what is your mother's maiden name?

Welcome to points.com! Please enter the email address you used to create your account.

 411k

Done

Start

Inbox - Microsoft Outlook

points.com opening

Microsoft PowerPoint - [P...]

Internet

3:48 PM

[open an account](#)
[help](#)
[about points.com](#)
[about partners](#)
[contact us](#)

points account benefits

Find out more [about points.com](#) and the benefits of opening a [points account](#).

need help opening your points account?

Find out what you need to know in our [opening an account help area](#).



home pointsfolio xchange calculator xchange now award finder

open an account now > points account terms & conditions

account terms & conditions

Please review the following terms and conditions of your points account and show your acceptance and understanding by checking the box below.

OUTLINED BELOW IS IMPORTANT INFORMATION REGARDING THE TERMS AND CONDITIONS OF USING THE PRODUCTS AND SERVICES OF POINTS.COM AS A POINTS OR POINTSPUS ACCOUNT HOLDER. PLEASE READ THE FOLLOWING CAREFULLY AND RETAIN A COPY FOR FUTURE REFERENCE (please note that the information contained

422

☒

I accept.

424

open account

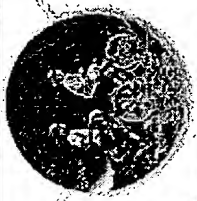
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[help](#)
[about points.com](#)
[about partners](#)
[contact us](#)





home pointsfolio xchange calculator xchange how award finder

open an account now > points.com account confirmation

Welcome, Steve Ogden to points.com!

Thank you! Your points account information is displayed below. As a points account holder you now have access to the many benefits of points.com including pointsxchange™. To start getting the most from your points or miles, we suggest you start building your pointsfolio today.

432

edit my profile

points.com account information for: Steve Ogden

Username: STEPHENOGDEN
 Mother's Maiden Name: Brinkman
 Salutation: Mr.
 First Name: Steve
 Last Name: Ogden
 Email Address: steve@points.com
 Email Message Format: text only
 Country: Canada
 Zip/Postal Code: M4T 1G4
 Would you like to receive news, special offers or other information from points.com or its partners? yes

edit my profile

434

open a pointsplus account

set up your pointsfolio

Start building your pointsfolio now by adding your loyalty programs to make them all count!

get more with a pointsplus account

Find out more about the benefits of opening a pointsplus account.

[open pointsplus help](#)
[about points.com](#)
[about partners](#)
[my profile](#)
[contact us](#)
[log out](#)

pointsfolio snapshot

your program	your balance
your program	your balance
your program	your balance
your program	your balance
your program	your balance

customize



points
com

441

home pointsfolio xchange calculator xchange now autoexchange award finder

pointsfolio

Welcome to pointsfolio, where you can keep track of your account balances, pointsxchanges, xchange calculations and award goals.

Select any loyalty program to view or edit your account information. Select any note to view your pointsxchange details.

pointsfolio for Steve Ogden

loyalty program
 your program
 account balance
 date updated
 available for xchange
 notes

view list of programs

442

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com

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443

add loyalty program

xchange calculator
 worksheets

View or edit my xchange calculator worksheets.

award goals

View or edit my award goals.

pointsxchange transactions

View all my pointsxchange transactions.

customize your homepage

Set or change the goals and loyalty programs displayed on your homepage and pointsfolio snapshot.

open pointsplus

help

about points.com

about partners

my profile

contact us

log out

pointsfolio snapshot

your program	your balance
your program	your balance
your program	your balance
your program	your balance
your program	your balance

customize

points
com

home pointsfolio xchange calculator xchange now autoexchange award finder

pointsfolio > add a loyalty program to your pointsfolio

Please select a loyalty program of which you are a member to add to your pointsfolio. Your pointsfolio will be updated within 24 hours with your account balance. You can learn more about the loyalty programs you want to register by visiting our about partners section.

Step 1:

Select a loyalty program:

LP1

return to my pointsfolio

go to next step

454

452

456

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com

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points
com

open pointsplus
 help
 about points.com
 about partners
 my profile
 contact us
 log out

pointsfolio
 snapshot

your program	your balance
your program	your balance
your program	your balance
your program	your balance
your program	your balance
your program	your balance
customize	

points
com

home pointsfolio

pointsfolio > account information

Thank you for updating your account information with points.com. Your pointsfolio will be updated with your current information within 24 hours.

LP1

Last Name STEVE
 First Name OGDEN
 User Name STEPHENOGDEN
 Account Number 123456789
 PIN/Password *****
 Postal Code M4T 1G4
 Country CA
 Province ON
 Phone 5555551212

Please note: Any pointsexchange transactions you may have pending may take longer to complete while we cross reference your changes with the program.

return to my pointsfolio

points
com

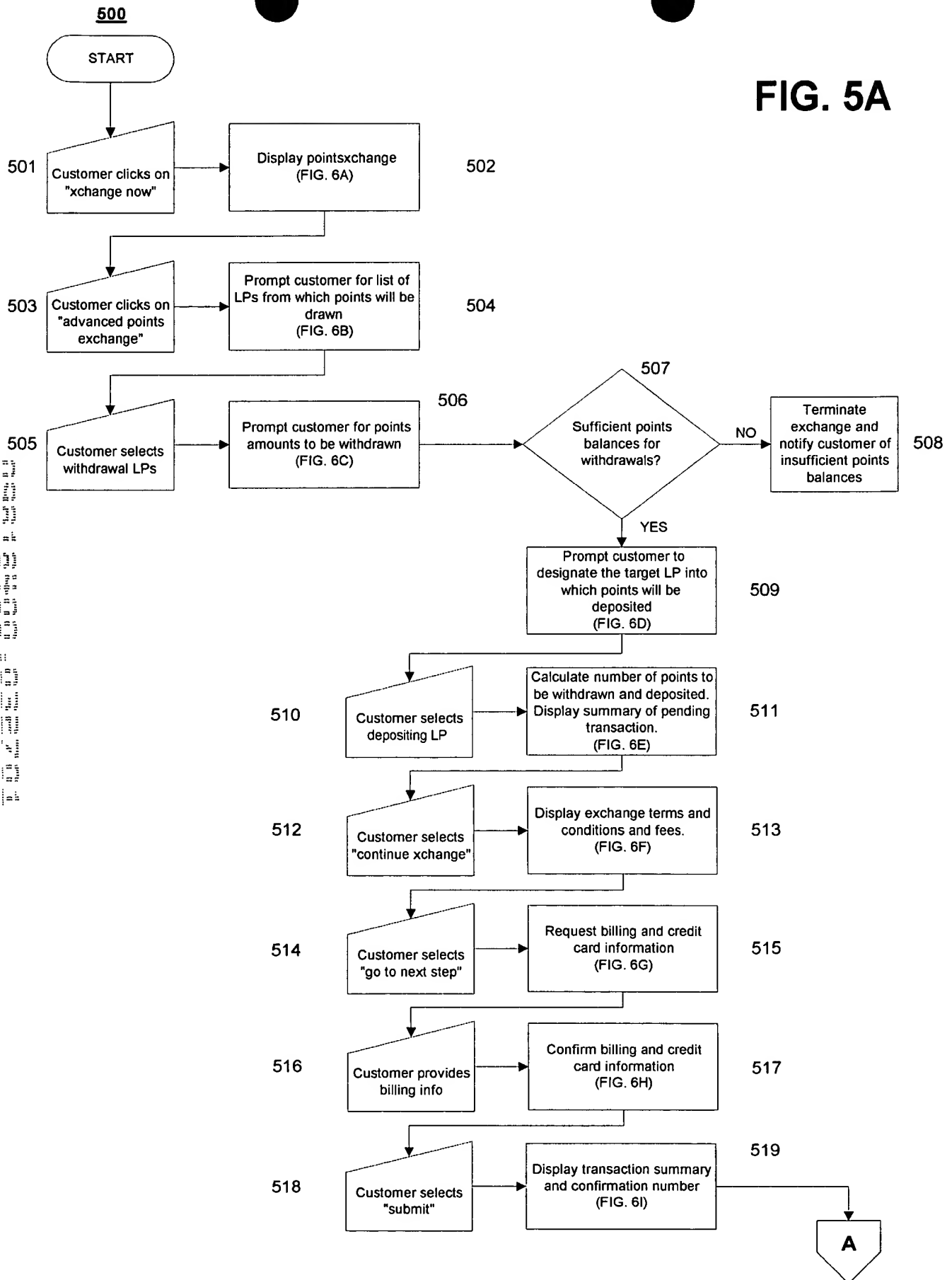
points
com

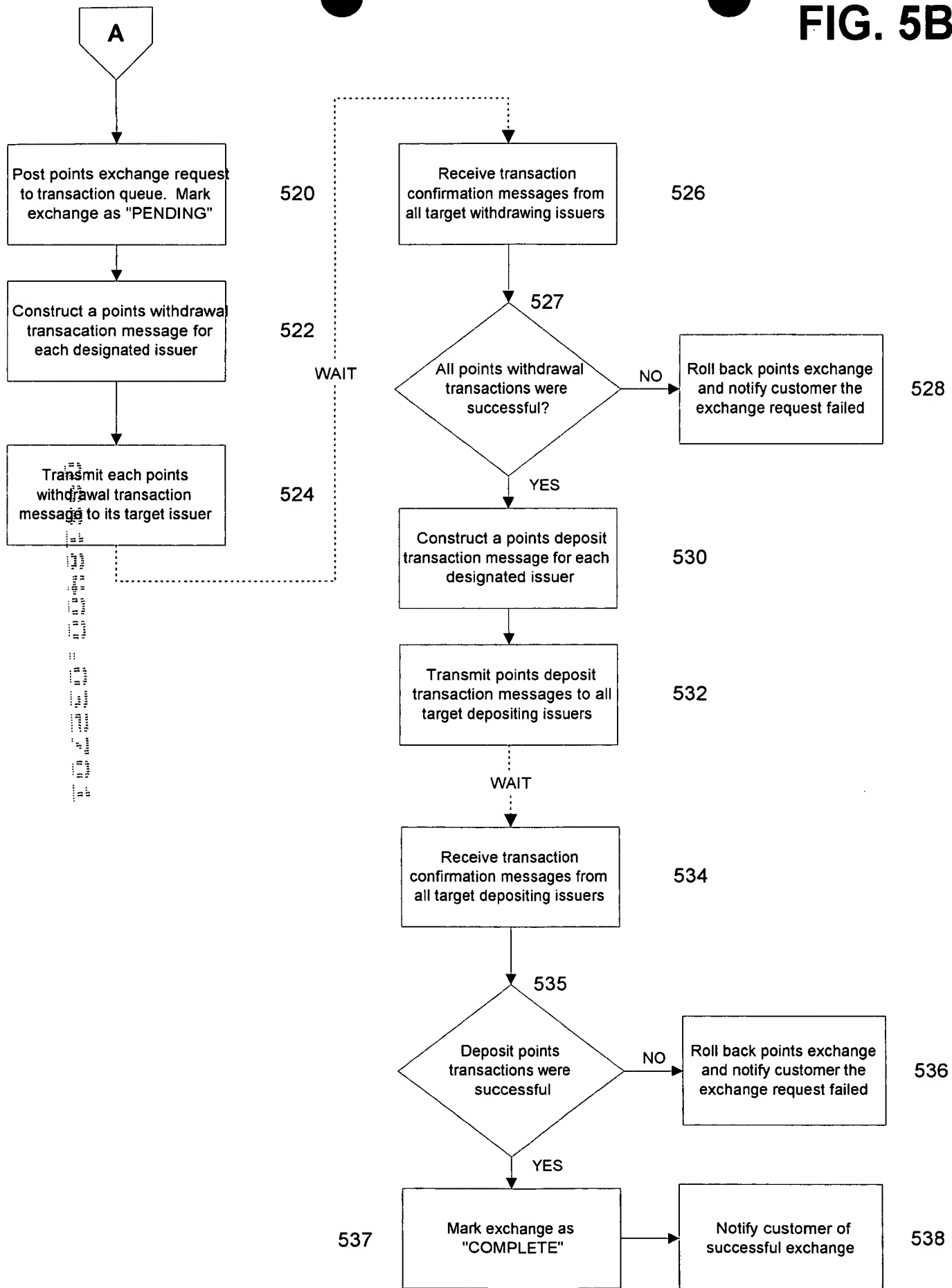
open [pointsplus](#)
[help](#)
[about points.com](#)
[about partners](#)
[my profile](#)
[contact us](#)
[log out](#)

pointsfolio
 snapshot

LP1 NA
 customize

FIG. 5A







Welcome to **pointsexchange** where all your points and miles really count! With a points account, each pointsexchange, from as many as 10 programs at one time, is just \$5.95CAD (plus applicable taxes). Or, open a **pointspus account** to enjoy **unlimited pointsexchanges** for only \$14.95CAD per year (plus applicable taxes).

Step 1: xchange from:

Step 2: xchange amount:

Step 3: xchange to:

- Step 1: Select the program **from** which you want to xchange.
- Step 2: Enter the amount you want to xchange. **602**
- Step 3: Select the program **to** which you want to xchange.



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advanced
 pointsexchange
 Xchange points or miles from up to 10 programs to one program at one time using [advanced pointsexchange](#)

pointsexchange help
 If you have questions about pointsexchange, visit our [help area](#) or our [xchange tour](#).

pointsfolio snapshot

LP15	1,000,000
LP18	1,000,000
LP8	100,000
LP2	100,000

[CUSTOMIZE](#)



points
com

home pointsfolio

xchange calculator

xchange now

autoxchange

award finder

xchange now > advanced pointsxchange

Step 1:

Select up to 10 programs from which you want to xchange.

LP15	▼
LP16	▼
	▼
	▼
	▼

612a

612b

612j

go to next step

614

points
com

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Step 1:

Select the programs from which you want to xchange.

Step 2:

Enter the amount you want to xchange from the programs you selected in Step 1.

Step 3:

Select the one program to which you want to xchange.

pointsfolio
snapshot

LP15	1,000,000
LP16	1,000,000
LP8	100,000
LP2	100,000
customize	

[open pointsfolio](#)

[help](#)

[about pointsfolio](#)

[about partners](#)

[my profile](#)

[contact us](#)

[log out](#)

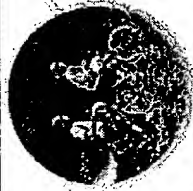


FIG. 6B

610

points
com

home

pointsfolio

xchange calculator

xchange now

autoexchange

award finder



xchange now > advanced pointsxchange

Step 2:

Enter the amount to xchange from each program.

LP15

150000

622a

LP16

150000

622b

go back to previous step

624

go to next step

626

points
com

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Step 1:

Select the programs **from** which you want to xchange.

Step 2:

Enter the amount you want to xchange **from** the programs you selected in Step 1.

Step 3:

Select the **one** program to which you want to xchange.

pointsfolio
snapshot

LP15

1,000,000

LP16

1,000,000

LP8

100,000

LP2

100,000

[customize](#)

points
com

home pointsfolio xchange now xchange calculator award finder

xchange now > advanced pointsxchange

Step 3:

Select one program to xchange to.

632

LP8

You have selected to xchange from:

LP15

LP16

150,000

150,000

634

go back to previous step

calculate advanced xchange

points
com

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[log out](#)

pointsfolio
snapshot

LP15

1,000,000

LP16

1,000,000

LP8

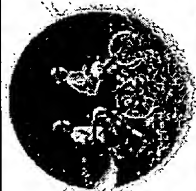
100,000

LP2

100,000

[customize](#)

points
com



home pointsfolio xchange now xexchange award finder

xchange now > review your pointsexchange

go back to previous step

643

from

LP15 — 643a

LP16 — 643b

LP8 — 643c

xchange amount

644a — 150,000

644b — 150,000

644

xchange value

645a — 5,001

645b — 3,334

645

balance before xchange

646a — 1,000,000

646b — 1,000,000

646

balance after xchange

647a — 850,000

647b — 850,000

647

go back to previous step

649

to

647c — 108,335

646c — 100,000

645c — 8,335

continue xchange

648

pointsfolio

snapshot

LP15 1,000,000

LP16 1,000,000

LP8 100,000

LP2 100,000

customize

points
com

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Done

Start

Inbox - Microsoft Outlook

points.com xchange

Microsoft PowerPoint - [P...]

Internet

3:56 PM

points com

[home](#) [pointsfolio](#) [xchange calculator](#) [xchange now](#) [autoexchange](#) [award finder](#)[xchange now](#) > pointsxchange payment information

Your pointsxchange will be completed for only \$6.76CAD (including applicable taxes). Please enter the information below so we can complete your pointsxchange. Fields marked with * are required.

Billing Information:

Home or Business Company Name

Home dffsdfs **662b*** Street # **662a**

Street Name

sdf

Suffix

Drive

Direction

Northwest

apt/suite

PO Box

Stn.

R.R.

* City

* State or Province

Quebec

* Zip/Postal Code

* Country

Canada

* area phone

code

number

 - **662p****Credit Card Information:**

* Cardholder's First Name

Steve

* Cardholder's Last Name

Ogden **662q**

* Credit Card

* Credit Card Number

Visa

4111111111111111

* Expiration Date

662s**662t**Amount to be Billed
(including taxes)

\$6.76CAD

662u**662v****662r****662t****662p****662q****662s****662u**

complete your pointsexchange. Fields marked with * are required.

Billing Information:

Home or Business Company Name

Home

dfdsdfs

672b

* Street # * Street Name

sdf

Suffix

Drive

Direction

Northwest

apt/suite PO Box Stn. R.R.

* City

ffff

* State or Province

Quebec

* Zip/Postal Code * Country

Canada

* area phone code number

-

Credit Card Information:

* Cardholder's First Name

Steve

* Cardholder's Last Name

Ogden

* Credit Card

Visa

* Credit Card Number

4111111111111111

Amount to be Billed (including taxes)

\$6.76CAD - 672u

* Expiration Date

05 04

672v 672w

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pointsfolio
snapshot

LP15

1.0

LP15

1,000,000

LP8

100,000

LP2

100,000

customize

cancel

674

reset

676

submit

678

points
com

home pointsfolio xchange calculator xchange now autoexchange award finder

xchange now > pointsexchange confirmation

view my pointsfolio

Thank you for using pointsexchange

Confirmation Number: 1130 682

Your pointsfolio has been updated to reflect this xchange. You will be notified via email within 24 to 72 hours when the loyalty programs have completed your pointsexchange. You can also check your pointsfolio at any time to view the status of your xchange.

Total billed to your credit card: \$6.76CAD

from	684	xchange amount	685	xchange value	686	balance before xchange	687	balance after xchange	688
LP15		150,000		5,001		1,000,000		850,000	
LP16		150,000		3,334		1,000,000		850,000	
to									
LP8				8,335		100,000		108,335	

view my pointsfolio

points
com

award
finder

See what awards you could
redeem your points or miles for
using the award finder.

autoexchange

Would you like to set up this
xchange as an autoexchange?

pointsfolio
snapshot

LP15	850,000
LP16	850,000
LP8	108,335
LP2	100,000
customize	

another xchange

another xchange

689

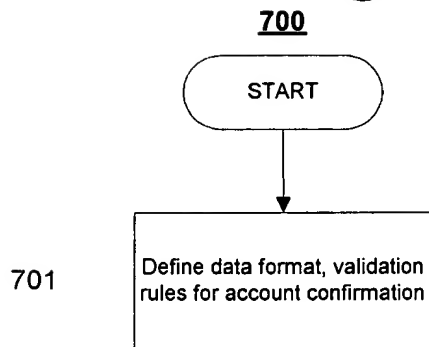
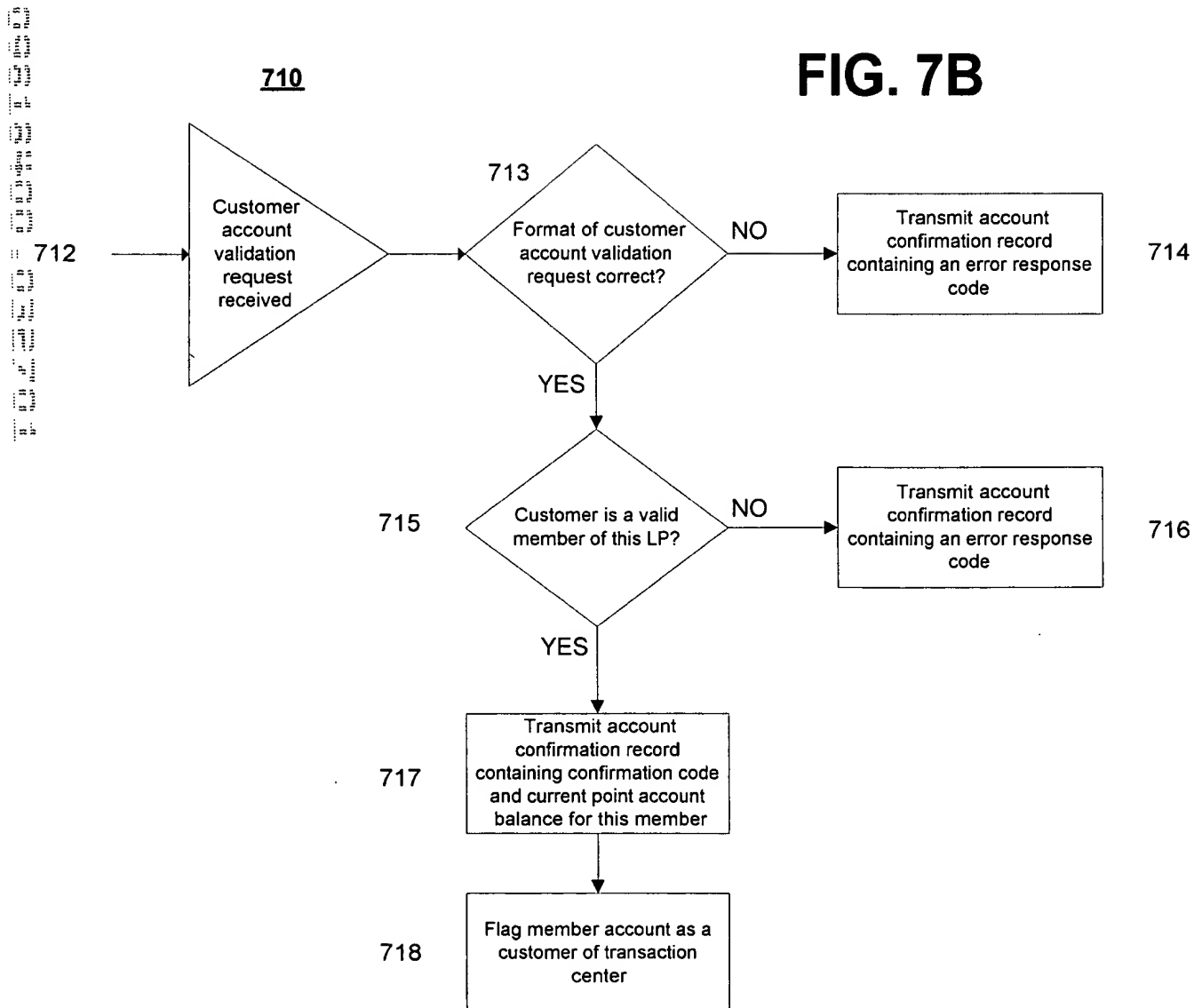


FIG. 7A



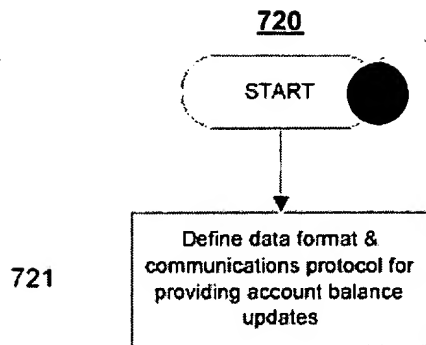


FIG. 7C

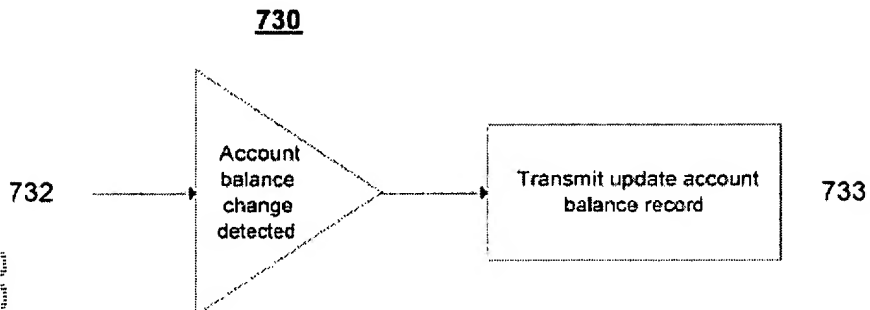


FIG. 7D

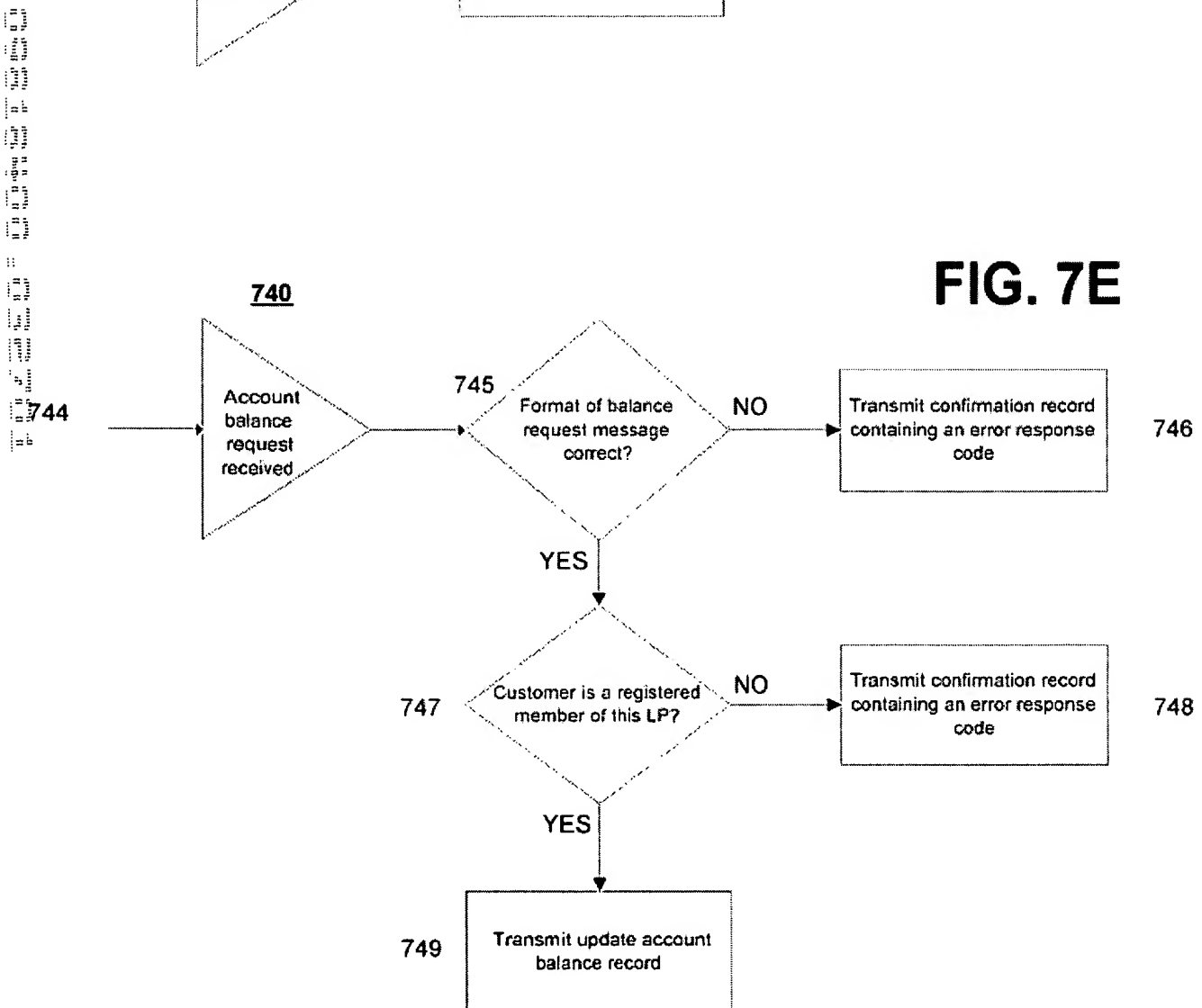


FIG. 7E

751

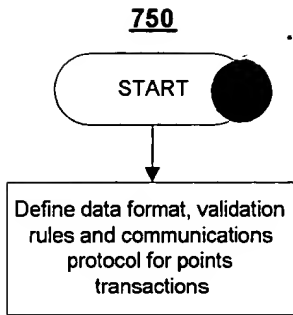


FIG. 7F

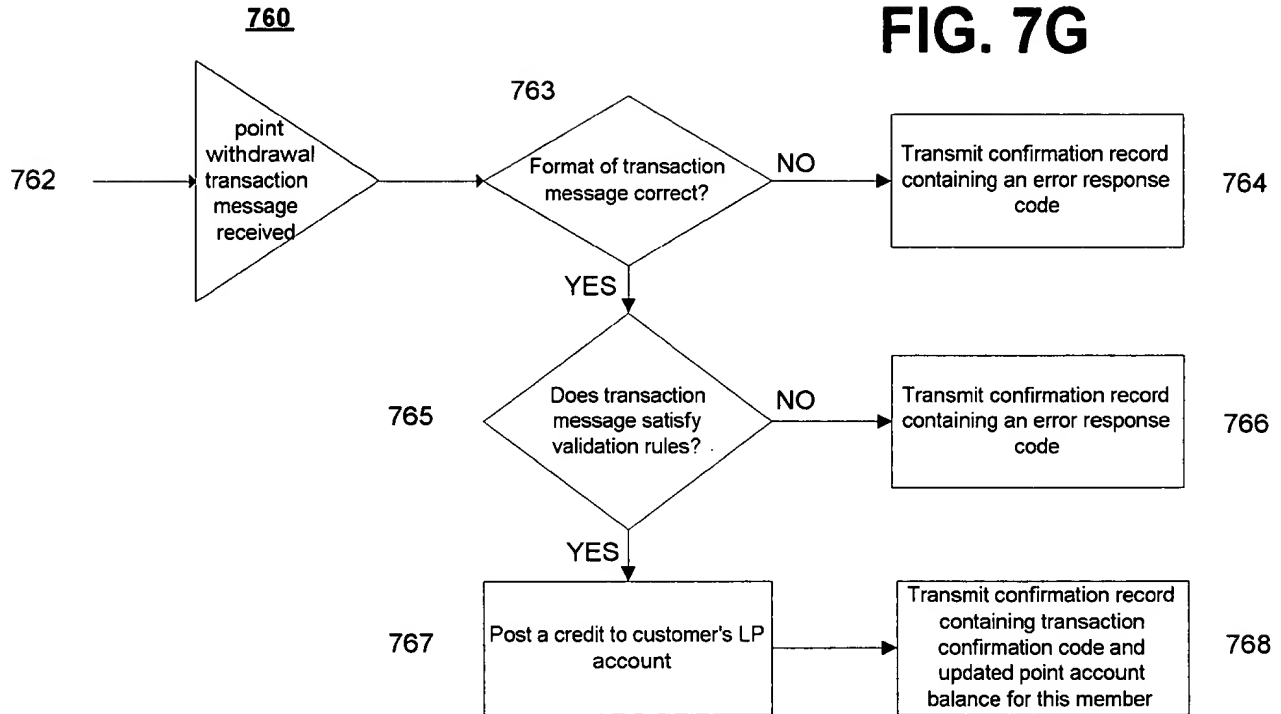


FIG. 7G

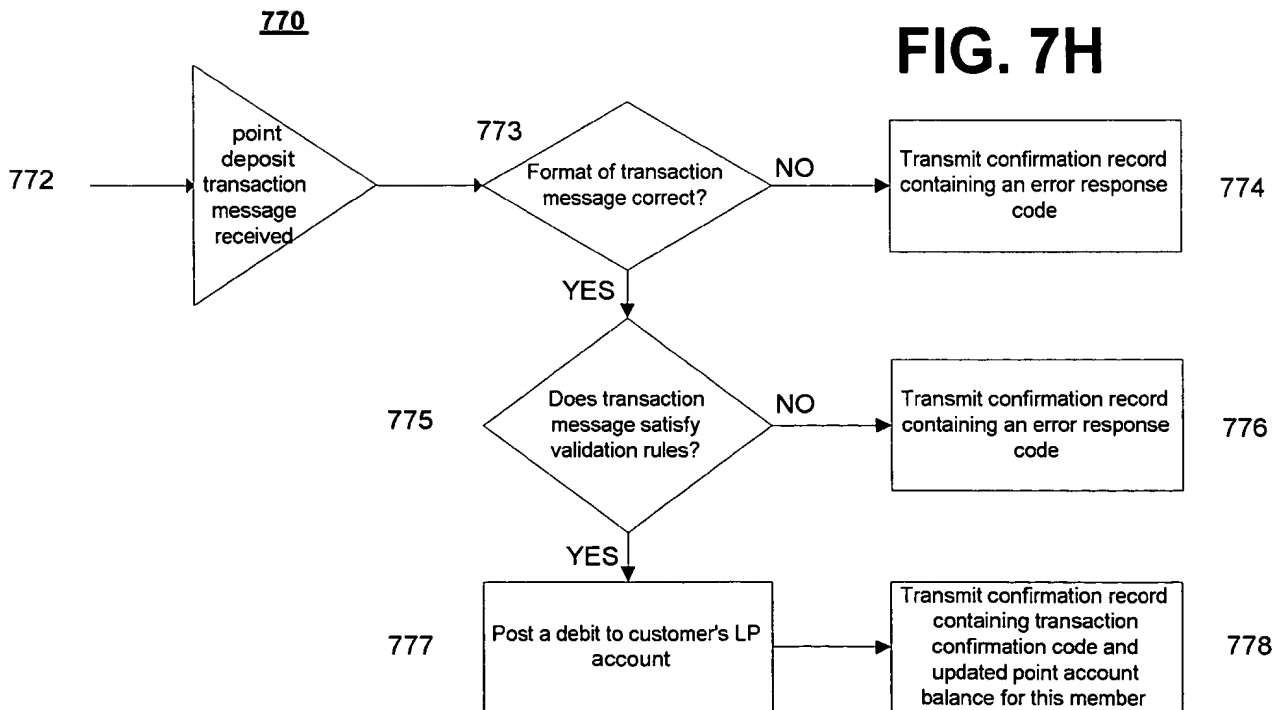


FIG. 7H

FIG. 8

800

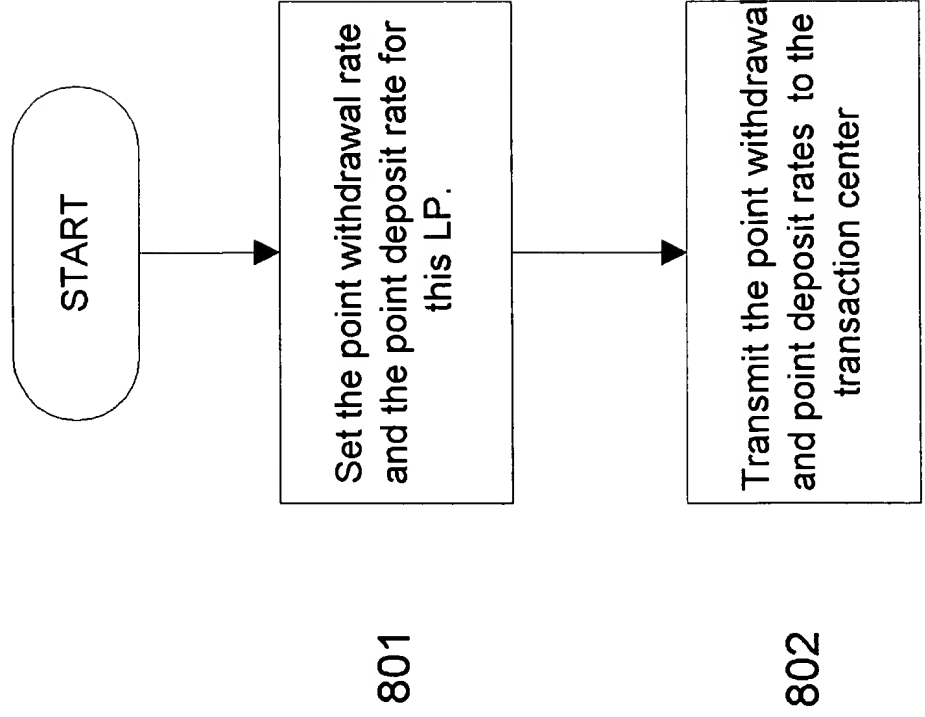
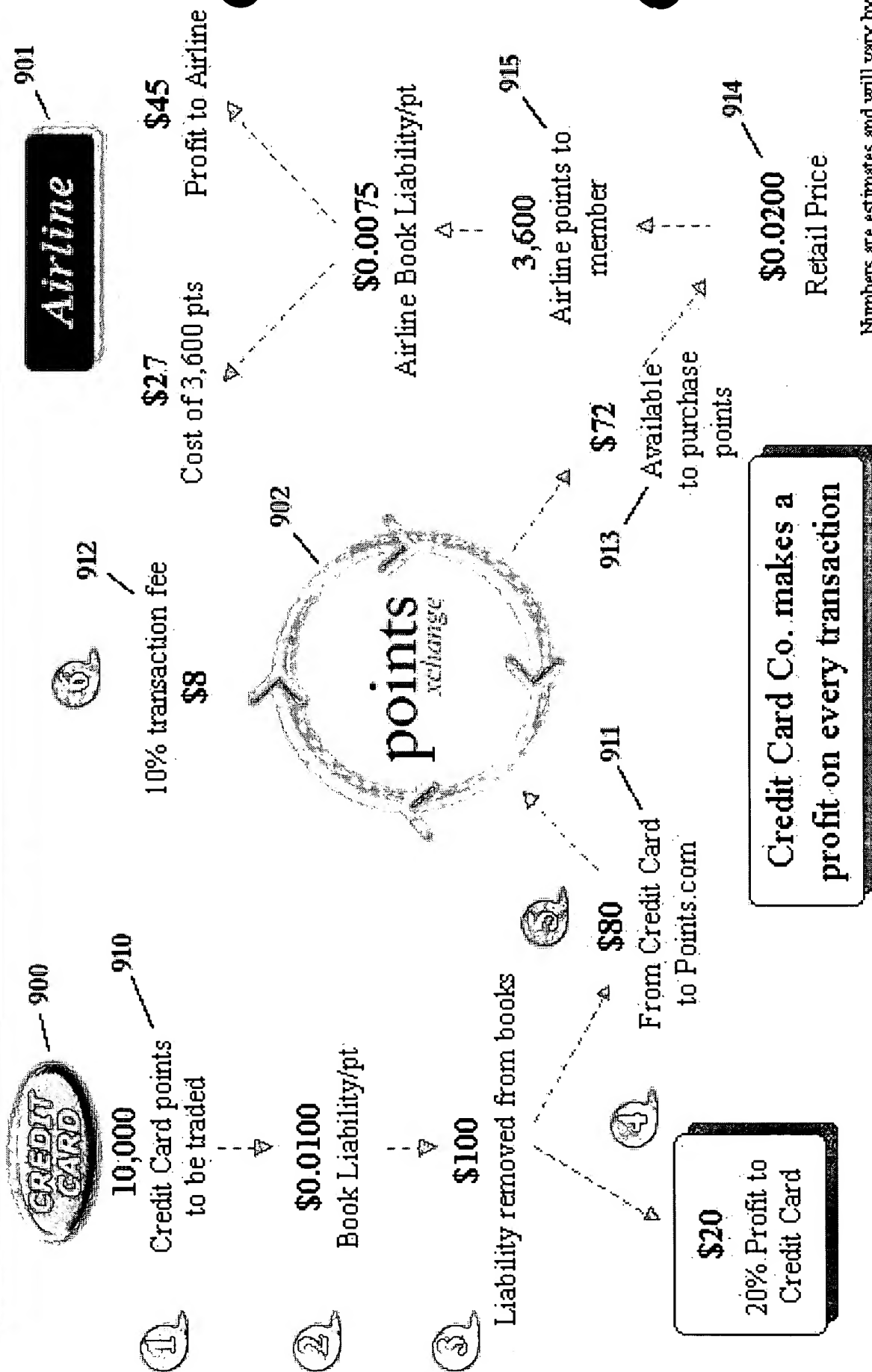


FIG. 9

Revenue Flow of Sample trade FROM Credit Card



Numbers are estimates and will vary by partner

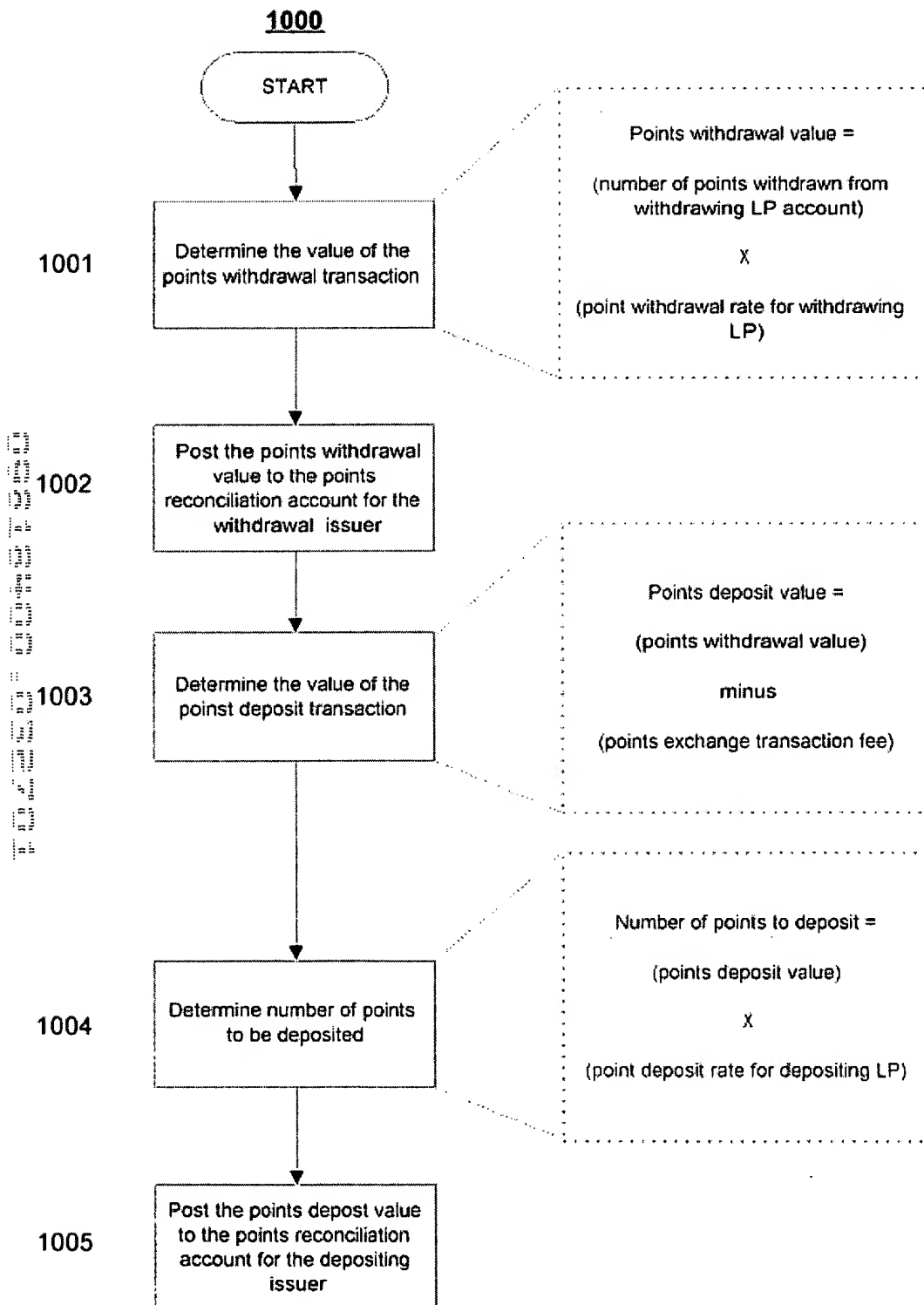


FIG. 11

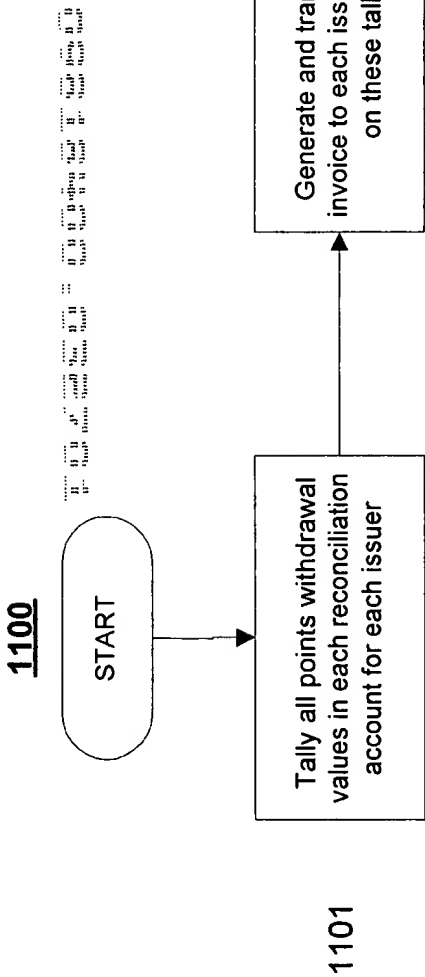


FIG. 12

